

**DEBTS INCURRED FROM  
WRONGFUL FORECLOSURE BY GMAC**





THIS IS A LEGALLY BINDING CONTRACT. IF NOT UNDERSTOOD, SEEK LEGAL COUNSEL.  
Flat Area Association of REALTORS® - Purchase Agreement



1. **AGENCY AGREEMENT** - The Buyer(s) are in receipt of the Agency Disclosure Form and acknowledge selecting the following agency representation with Selling Broker as marked below:

- ☐ Seller's Agent  
☒ Buyer's Agent  
☐ Designated Seller's Agent  
☐ Designated Buyer's Agent  
☐ Transaction Coordinator  
☐ Dual Agent Representing both the Seller(s) and the Buyer(s)

2. **OFFER TO PURCHASE** - The undersigned, hereinafter known as "Buyer(s)" hereby agrees to purchase property listed with C-21 PARK PLACE LAD and purchased through GERALD REAITY RA/LTD. the property commonly known as: 3336 PARKSIDE DR. FLINT, MI Zip: 48603 and legally described as: WILDCRAFT ESTATES NO 1 LOT 176

(Property size and square footage of all structures located herein are approximate and not guaranteed.) Tax I.D.# 25-42-23-351-019 and located in the City Village - Township of FLINT, County of Genesee, Michigan. Purchaser accepts all existing building and use restrictions, deed restrictions easements and zoning ordinances, if any, and to pay therefore, the sum of ONE HUNDRED FIFTY THOUSAND dollars (\$ 150,000).  
3. **TERMS OF PURCHASE** - As indicated by "X" below, (other unmarked terms do not apply). Payment of the cash portion of the purchase price is to be a cashier's check or certified funds.

☒ **Cash Sale:** The full purchase price upon the delivery of a recordable Warranty Deed conveying title in the condition provided for herein. Funds to be verified on or before 10/18/13, payable in the form of a cashier's check or certified funds. **BANK STATEMENT IS INCLUDED.**

☐ **New Mortgage:** The full purchase price upon the delivery of a recordable Warranty Deed conveying title in the condition provided for herein. Contingent upon property appraising for a minimum of sales price, if required and Buyer(s)'s ability to obtain a 30 year mortgage, at no cost to the Seller(s) unless agreed to in writing, amortized for no less than 30 years, in the amount of 100 % of purchase price, which Buyer(s) agrees to make written application by (Date) 10/18/13, at FLINT, MI.

In the event that the Buyer(s) does not make written application for financing by the date provided above, the Seller(s) may terminate this agreement by written notification to the Buyer(s).

Buyer(s) to provide Seller(s) with a written \*mortgage commitment\* (Definition: In regards to the loan applied for, the Lender has examined and underwritten the loan regarding the Buyer(s)'s credit, income, reserves, and qualifying ratios) by (Date) 10/18/13 at FLINT, MI. In the event Buyer(s) does not provide the Seller(s) with a written mortgage commitment by the date provided above, the Seller(s) may terminate this agreement by a written notice to the Buyer(s).

Buyer(s) to provide Seller(s) with a written \*clear to close\* (Definition: All approval conditions have been satisfied, the loan is approved and funds are available to close.) by (Date) 10/18/13 at FLINT, MI. In the event Buyer(s) does not provide the Seller(s) with a written clear to close by the date provided above, the Seller(s) may terminate this agreement by a written notice of termination to the Buyer(s).

Buyer(s) hereby authorizes their lender to disclose all material facts regarding loan information to the Listing and Selling REALTORS® that are involved in this transaction. Buyer(s) Initials \_\_\_\_\_

Any extensions to the above time frames must be in writing and agreed to by both parties to be valid.

Initial \_\_\_\_\_

(6/14)



**DEBTS INCURRED FOR 3336 PARKSIDE DRIVE, FLINT, MICHIGAN  
DUE TO GMAC & USAA BEING DELATORY, PREJUDICE,  
AND DECEITFUL in the sale of my home:**

**HOUSE SOLD IN FORECLOSURE FOR \$147,209  
AMOUNT I OWED: 137,403**

**Profit by GMAC: \$ 9,806**

**PROPERTY UPKEEP FOR PROMISED SHORT SALE (1/2009 – 9/2010):  
Monthly Expenses:**

<b>Homeowners Insurance</b>	<b>5019</b>
<b>Appraisal</b>	<b>350</b>
<b>POD STORAGE</b>	<b>3228</b>
<b>Security - ADT</b>	<b>2205</b>
<b>Neighborhood Watch</b>	<b>1116</b>
<b>Comcast (TX/ADT)</b>	<b>1218</b>
<b>Lawn Service</b>	<b>1680</b>
<b>Snow Removal</b>	<b>2100</b>
<b>Utilities/Water</b>	<b>12917/525</b>
<b>Atty. Fee</b>	<b>500</b>
<b>Supplies for Sale</b>	<b>230</b>
<b>Repairs for Sale</b>	<b>313</b>
<b>Refinance Fee</b>	<b>758</b>
<b>Total</b>	<b><u>\$ 32159</u></b>

**Meetings with Atty. &  
Realtor: Re House:**

<b>379</b>	<b>Air</b>
<b>289</b>	<b>Hotel</b>
<b>258</b>	<b>Car Rental</b>
<b>60</b>	<b>Parking</b>

**Total \$ 986**

**Meetings Re: Keys for House**

**\$ 2000 Money for Keys**  
**507 Hotel, Food & Travel**

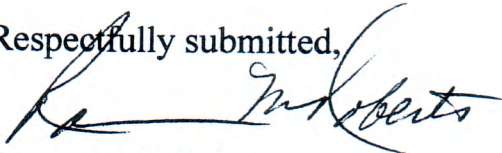
**Total \$ 2507**

**Equity taken by deceit \$200,000**

**TOTAL GMAC & USAA OWES: \$ 245,458.00**

**\*\*\* And for such other Relief as this Review Board deems just and fair.**

Respectfully submitted,



Ramona M. Roberts  
424 Townsend Drive S.E.  
Huntsville, Alabama 35811

(810) 240-4914